

A look
at living
benefits
claims

A look at Canada Life™ critical illness insurance claims

An unexpected diagnosis can throw you and your family's lifestyle for a loop. **LifeAdvance™ critical illness insurance** coverage can provide a one-time, lump-sum payment if you experience a covered critical condition.¹ Use the money how you want and keep your finances on track while you focus on recovery.



We paid
\$46.2 million
in claims in 2018.²

Are you
prepared?

Did you know?

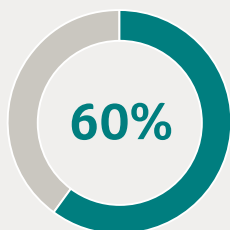
Cancer, heart attack and stroke represent
85% of critical illness insurance claims.



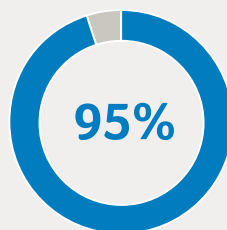
1 in 2 men and **1 in 2.2** women in Canada will develop cancer in their lifetime.³



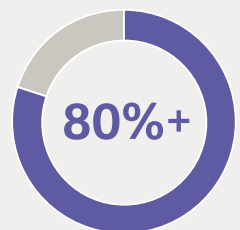
Every year, there are more than **70,000** heart attacks⁴ in Canada and more than **62,000** strokes.⁵



is the likelihood of Canadians with **cancer surviving** five years.³

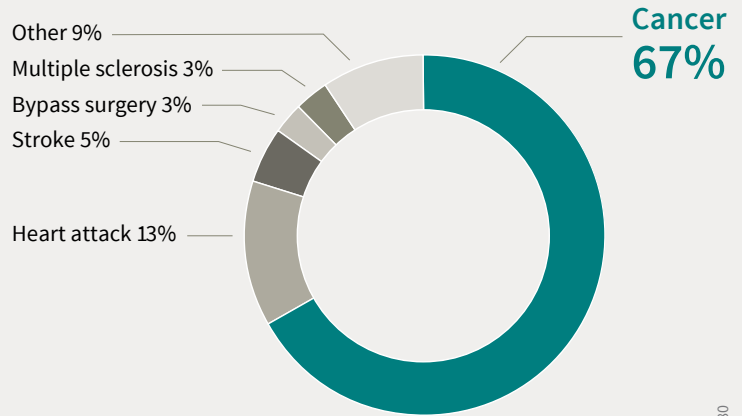


of Canadians who have a **heart attack** (and are hospitalized) **survive**.⁶



of Canadians who have a **stroke** (and are hospitalized) **survive**.⁴

Most common claims



Source: Munich Re's 2014 Individual Insurance Survey

88-1880

Here are examples of some of the claims we paid in 2018:

Serious, life-changing illnesses often emerge unexpectedly. You may not think a critical illness will happen to you, but it can happen to anyone, at any age.

Age	Gender	Occupation	Policy years	Condition	Amount	Decision days*
62	F	Housekeeper	17	Cancer – Breast	\$100,000	8
44	M	Drywaller	16	Cancer – Brain tumour	\$1,000,000	111
53	M	Maintenance	10	Cancer – Digital papillary adenocarcinoma	\$250,000	8
53	M	Chiropractor	15	Cancer – Prostate	\$500,000	7
58	M	Dentist	13 and 11	Cancer – Undifferentiated pleomorphic sarcoma	\$1,000,000 (\$750,000 + \$250,000)	15
65	M	President – Ceilings Dist.	12	Cancer – Pancreatic	\$500,000	24
35	F	Associate Director – Financial Institution	7	Stroke	\$200,000	4
59	F	Admin Support	9	Cancer – Metastatic	\$50,000	23
46	F	Group home worker	5	Cancer – Ovarian	\$10,000	6
47	F	Unemployed	20	Cancer – Breast	\$50,000	5
54	M	Sales Rep	15	Heart attack	\$125,000	18
62	F	Floral Shop worker	20	Cancer – Breast	\$100,000	3
62	M	Investor	15	Coronary artery bypass surgery	\$100,000	3
61	M	Mechanic	15	Cancer – Colon	\$50,000	4
42	F	Chemist	13	Cancer – Breast	\$200,000	4

*Decision days includes the time we wait for any outstanding information requested to assess the claim

The protection you need – when you need it most

How can you use the money?



Replace your income while you take time off work to recover or care for a sick family member



Pay for medical and wellness expenses not covered by your provincial health-care plan



Supplement your household income if your spouse needs to take time off work to support you or family members



Seek alternative care or out-of-country treatment



For each critical illness full claim payout, a \$500 donation is made to the charity of your choice.⁷



Parking costs or transportation to and from treatment

A critical illness can be emotionally and physically draining for you and your family.

Our policy also has services to help you cope:

- Shepell provides counselling and support services.
- Best Doctors[®] gives you access to a second opinion on your diagnosis and treatment, should it be required.

Note: Canada Life is not obligated to provide the services of Shepell or Best Doctors[®] and may change or cancel access to these services at any time without notice.



A look at disability insurance claims

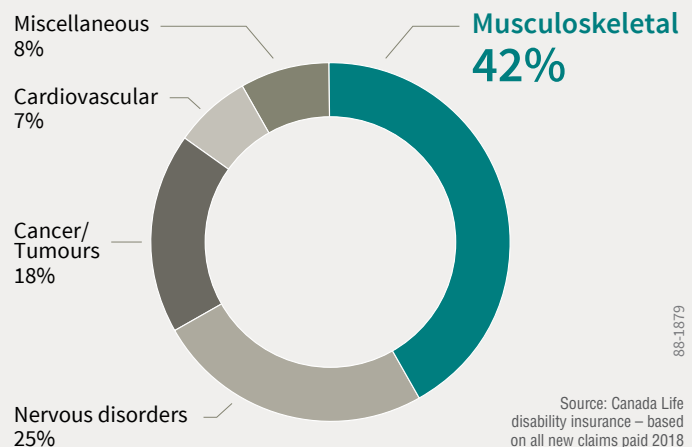


Did you know?

More than three-quarters of active disability claims involve musculoskeletal injuries (such as fractures, falls, dislocations, sprains), nervous disorders (like depression and anxiety) and cancer. This chart shows the causes of disability insurance claims paid by Canada Life based on active claims in 2018.

Canada Life paid over **\$146.5 million** in individual disability insurance claims in 2018.²

Most common causes of claims



Our personal approach makes the difference

Through the experience and expertise of our claims specialists, Canada Life is committed to paying eligible claims quickly and accurately. Our claims specialists provide outstanding customer service, treating all clients with dignity and processing claims efficiently.

Examples of ongoing disability claims we paid in 2018:

Age	Gender	Occupation	Cause of disability	Length of time receiving benefits	Waiting period (days)	Monthly income benefit	Total amount paid since claim submitted+
29	F	Veterinarian	Post-concussion syndrome	13 months	90	\$3,100	\$40,300
30	F	Dental hygienist	Thoracic outlet syndrome	26 years, 9 months	30	\$3,150	\$1,011,150
36	F	Dentist	C1/C2 tumor and stenosis	10 years, 8 months	90	\$6,250	\$800,000
36	M	Office administrator**	Cerebral hemorrhage	46 years, 3 months	7	\$400	\$222,000
38	M	Chiropractor	Fractured wrist	11 years	60	\$3,500	\$462,000
39	M	Chiropractor	Distal bicep rupture and pectoral major tear	6 years	90	\$1,500	\$108,000
40	M	Dentist*	Fractured 2 vertebrae in neck and dislocated C6	8 years	90	\$2,500	\$240,000
46	M	Radiologist (MD)	Intestinal cancer	4 months	90	\$11,500	\$46,000
49	M	Veterinarian	Osteoarthritis	9 years, 3 months	120	\$3,000	\$333,000
54	M	Director of industrial Co.	Non-Hodgkin's Lymphoma with fractures in back	1 year	90	\$6,100	\$73,200
58	M	Chiropractor	Heart attack	2 years, 8 months	90	\$2,800	\$89,600
58	F	Physician**	Multiple sclerosis	6 years, 4 months	30	\$4,300	\$326,800

+Approximate amount, not including any indexing.

*Claimant has own occupation and receiving full benefits while working at another occupation

**Claimant is being paid under lifetime benefit – accident and graded sickness rider

Can a disability or critical illness insurance claim be denied or partially paid?

For critical illness insurance, claims that don't meet our definition of a critical condition or if it's not on a list of critical illnesses we cover, will not be accepted. Definitions and a list of conditions are outlined in your policy.

When it comes to disability insurance, claims may be denied because the medical evidence doesn't support the claim.

For more information about how
Canada Life and its products may
fit your needs, talk to your advisor
or visit **canadalife.com**.



Visit **canadalife.com**     **@CanadaLifeCo**

¹ As defined in the policy, and, if applicable, satisfy the survival period (usually 30 days)

² Source: Canada Life Living Benefits Financial Management 2018

³ Source: Canadian Cancer Society Advisory Committee on Cancer Statistics. "Canadian Cancer Statistics 2017." Toronto, ON: Canadian Cancer Society 2017 <https://www.cancer.ca/~/media/cancer.ca/CW/cancer%20information/cancer%20101/Canadian%20cancer%20statistics/Canadian-Cancer-Statistics-2017-EN.pdf?la=en>

⁴ Source: 2014 report on the health of Canadians. "Creating survivors." <https://www.heartandstroke.ca/-/media/pdf-files/canada/2017-heart-month/heartandstroke-reportonhealth-2014.ashx?la=en&hash=9860137823BF864C3DE8B4CBB9F57826A7C40C3>

⁵ Source: "Mind the connection: Preventing stroke and dementia. 2016 stroke report." <https://www.heartandstroke.ca/-/media/pdf-files/canada/stroke-report/hst-stroke-report-2016.ashx?la=en&hash=B84FFD2C434B4E3F5CF4585D9CB35713E6C406E5>

⁶ Source: 2015 report on the health of Canadians. "Getting to the heart of the matter." <https://www.heartandstroke.ca/-/media/pdf-files/canada/2017-heart-month/heartandstroke-reportonhealth-2015.ashx?la=en&hash=497A83F1FE8388479DC5D7DB27322C191B866D57>

⁷ The Canada Life Assurance Company is not obligated to provide this service and may change or cancel this service at any time without notice.

The statistics provided in this brochure have been developed by the identified sources and are not based on the definitions of critical illnesses contained in the LifeAdvance™ policy. They are provided for general information only.

In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies.

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